

Fill in this information to identify the case:

Debtor 1 Michael Byron Feagins

Debtor 2 Cathy Ann Feagins
(Spouse, if filing)

United States Bankruptcy Court for the: District of South Carolina
(State)

Case Number: 19-04034-hb

Form 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: Freedom Mortgage Corporation Court claim no. (if known): 8

Last 4 digits of any number you use to identify the debtor's account 7 0 5 9

Property Address: 7166 Sonja Drive
Clover, SC 29710

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>3,213.12</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>3,213.12</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>-0-</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>-0-</u>
e. Allowed postpetition arrearage:	(e) \$ <u>-0-</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>-0-</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>3,213.12</u>

Part 3: Postpetition Mortgage Payment

Check one

☐ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ _____

The next postpetition payment is due on

 / /
MM / DD / YYYY☒ Mortgage is paid directly by the debtor(s).

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

x/s/ Gretchen D. Holland
Signature

Date 10/25/2024

Trustee Gretchen D. Holland

Address 3449 Pelham Rd Ste C
Greenville, SC 29615-4104

Contact phone (864) 242-0314

Email ecf@upstate13.com

Debtor 1

Michael Byron Feagins
Name

Case number (if known) **19-04034-hb**

History Of Payments

Part 2 - b

Claim ID	Name	Creditor Type	Date	Check #	Posting Description	Amount
2	Nationstar Mortgage LLC D/B/A	Arrearage	01/03/2020	0717924	Amount Disbursed To Credit	227.38
2	Nationstar Mortgage LLC D/B/A	Arrearage	02/07/2020	0719475	Amount Disbursed To Credit	47.70
2	Nationstar Mortgage LLC D/B/A	Arrearage	03/06/2020	0720999	Amount Disbursed To Credit	38.44
2	Nationstar Mortgage LLC D/B/A	Arrearage	04/03/2020	0722522	Amount Disbursed To Credit	56.49
2	Nationstar Mortgage LLC D/B/A	Arrearage	04/28/2020	0000000	Refund From Creditor/Princi	-56.49
2	Nationstar Mortgage LLC D/B/A	Arrearage	05/01/2020	0723976	Amount Disbursed To Credit	113.41
2	Nationstar Mortgage LLC D/B/A	Arrearage	05/19/2020	0000000	Refund From Creditor/Princi	-113.41
2	Freedom Mortgage Corporation	Arrearage	08/07/2020	0728090	Amount Disbursed To Credit	282.55
2	Freedom Mortgage Corporation	Arrearage	09/04/2020	0729541	Amount Disbursed To Credit	55.84
2	Freedom Mortgage Corporation	Arrearage	11/06/2020	0732394	Amount Disbursed To Credit	108.15
2	Freedom Mortgage Corporation	Arrearage	01/06/2021	0735283	Amount Disbursed To Credit	108.10
2	Freedom Mortgage Corporation	Arrearage	02/05/2021	0736768	Amount Disbursed To Credit	117.32
2	Freedom Mortgage Corporation	Arrearage	03/05/2021	0738225	Amount Disbursed To Credit	116.86
2	Freedom Mortgage Corporation	Arrearage	04/01/2021	0739688	Amount Disbursed To Credit	116.40
2	Freedom Mortgage Corporation	Arrearage	05/07/2021	0741178	Amount Disbursed To Credit	115.93
2	Freedom Mortgage Corporation	Arrearage	06/04/2021	0742692	Amount Disbursed To Credit	115.47
2	Freedom Mortgage Corporation	Arrearage	07/02/2021	0744074	Amount Disbursed To Credit	121.40
2	Freedom Mortgage Corporation	Arrearage	08/06/2021	0745484	Amount Disbursed To Credit	118.72
2	Freedom Mortgage Corporation	Arrearage	09/03/2021	0746943	Amount Disbursed To Credit	118.25
2	Freedom Mortgage Corporation	Arrearage	10/01/2021	0748478	Amount Disbursed To Credit	117.78
2	Freedom Mortgage Corporation	Arrearage	12/03/2021	0751448	Amount Disbursed To Credit	105.99
2	Freedom Mortgage Corporation	Arrearage	01/07/2022	0752764	Amount Disbursed To Credit	112.74
2	Freedom Mortgage Corporation	Arrearage	02/04/2022	0754096	Amount Disbursed To Credit	112.29
2	Freedom Mortgage Corporation	Arrearage	03/04/2022	0755347	Amount Disbursed To Credit	109.80
2	Freedom Mortgage Corporation	Arrearage	04/01/2022	0756602	Amount Disbursed To Credit	111.39
2	Freedom Mortgage Corporation	Arrearage	05/06/2022	0757937	Amount Disbursed To Credit	110.94
2	Freedom Mortgage Corporation	Arrearage	06/03/2022	0759283	Amount Disbursed To Credit	110.49
2	Freedom Mortgage Corporation	Arrearage	07/01/2022	0760523	Amount Disbursed To Credit	107.04
2	Freedom Mortgage Corporation	Arrearage	08/05/2022	0761732	Amount Disbursed To Credit	106.61
2	Freedom Mortgage Corporation	Arrearage	09/02/2022	0763014	Amount Disbursed To Credit	106.18
2	Freedom Mortgage Corporation	Arrearage	10/07/2022	0764496	Amount Disbursed To Credit	105.76
2	Freedom Mortgage Corporation	Arrearage	11/04/2022	0765753	Amount Disbursed To Credit	87.60
Total for Part 2 - b:						3,213.12

Debtor 1 Michael Byron Feagins
Name

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CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Final Cure Payment was served on the parties listed below by first-class U.S. Mail on this 25th day of October.

Michael Byron Feagins, Cathy Ann Feagins, 7166 Sonja Drive, Clover, SC 29710

Mitchell C. Payne, Esq., Payne & Black, LLC, PO Box 10352, Rock Hill, SC 29731

Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037 -7939

HUTCHENS LAW FIRM, 240 STONERIDGE DRIVE SUITE 400, COLUMBIA, SC 29210

Brock and Scott PLLC, 3825 Forrestgate Drive, Winston Salem, NC 27103

Date: 10/25/2024

/s/ Gretchen D. Holland

Gretchen D. Holland

Chapter 13 Trustee

3449 Pelham Rd Ste C

Greenville, SC 29615-4104